

United States Bankruptcy Court  
Southern District of New York  
Debtor: GMAC Mortgage, LLC  
Case No. 12-12020 (MG)  
Basis for Objection: Late Filed Claim  
Claimant: Aisha M Harris  
Amount: \$65,520.17 Secured

I was late responding because I did not understand the letter I received. Though it does not affect my standing in terms of the harm from my mortgage being upside down, my late response was caused by my inability to understand my legal rights in this claim until they were explained to me later. I was not aware that by not meeting a deadline I was losing my substantive right as my situation does qualify me for relief regardless of whether I could formulate a response. I needed help to do it and do not have access, especially considering my financial situation with my mortgage, to expensive legal counsel.

